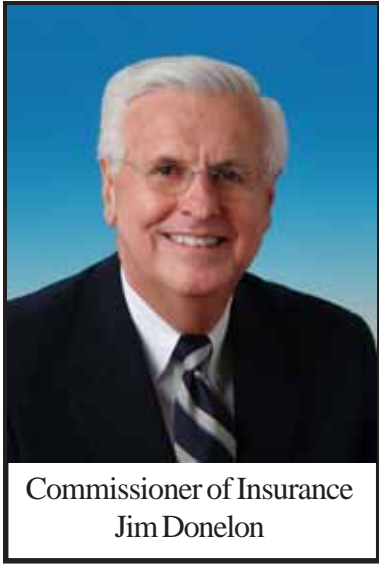


Louisiana
Department
of Insurance

Jim Donelon
Commissioner



Homeowners Rate Comparison Guide



Welcome to the *2007 Louisiana Homeowners Rate Comparison Guide*. To provide you with a better idea of cost, we offer separate rate comparison guides for homeowners and automobile insurance. If you are interested in automobile insurance, be sure to get your copy of our *Louisiana Automobile Rate Comparison Guide*. You can call 1-800-259-5300 and ask for a copy, or print a copy from our Web site at www.lidi.state.la.us.

The companies listed here are some of the top carriers of homeowners insurance in Louisiana based on premium volume. Included is a display of premium quotes for various rating situations (e.g., different location, age and price of home). For your convenience, we have added links to the company Web sites where available. You can access these links by clicking on the company name in each example. **Keep in mind these examples may not precisely reflect your individual circumstances. Also, you may find that a company not included in this guide can best provide the coverage and service you need. These rates were generally effective January 2007 and may have changed since that time.**

When shopping for insurance, look for a company that is financially sound, has a history of good service and charges a fair rate. Remember, no matter how low the premium might be, an inexpensive policy does you no good if the insurance company cannot cover your claim after your home has been damaged or destroyed.

Please contact us to find out if any complaints have been filed against the company or producer (agent) you are considering. Also, be sure to ask for the company's A.M. Best rating, which shows the financial strength of the company and its ability to meet obligations to policyholders. I hope this guide assists you in your search for the right homeowners insurance.

Terms

Coverage A - Building coverage.

Coverage C - Contents coverage.

Coverage D - Loss of Use coverage.

Replacement Cost - Cost of repairing or replacing property, as distinguished from Actual Cash Value, which is Replacement Cost less depreciation.

Credit Scoring - A numerical value which assesses an individual's credit worthiness (i.e. reliability for paying bills). Credit scoring is used by many insurance companies as a rating factor for homeowners insurance.

Deductible - The amount you pay out of your own pocket when you have a claim.

Exclusions - Certain situations under which your policy will not provide coverage.

The Louisiana Department of Insurance is located in the Poydras Building at 1702 N. 3rd Street, Baton Rouge. For homeowners insurance questions, call 1-800-259-5300 or 225-342-1258 or email us at public@ldi.state.la.us

This public document is published at a total cost of \$1,690.69. 500 copies of this public document were published in this first printing at a cost of \$191.49. The total cost of all printings of this document including reprints is \$1,690.69. This document was published by Louisiana Department of Insurance, 1702 N. 3rd St., Baton Rouge, LA 70802, to provide consumers with an easy comparison of homeowners insurance costs and to help them make better decisions when shopping for homeowners insurance under special exception by the Division of Administration. This material was printed in accordance with standards for printing by state agencies established pursuant to R.S. 43:31.

Homeowners Insurance - Example 1

Annual rate for HO-3 policy*, brick construction, \$75,000 Coverage A **, 25-year-old dwelling, with 2% hurricane deductible/\$500 all other, new business, average credit score, no policy lapses, premium paid-in-full, no multi-policy discount, has smoke detectors, has deadbolt locks on all doors, no other protective devices and no significant remodeling.

Company Name	Alexandria	Batchelor	Baton Rouge	Chalmette	Hammond	Houma	Lafayette	Lake Charles	Metairie	Monroe	New Iberia	New Orleans	Shreveport	Slidell
Allstate Ins. Co.	\$ 486	\$ 824	\$ 525	\$ 779	\$ 673	\$ 610	\$ 518	\$ 518	\$ 795	\$ 449	\$ 518	\$ 812	\$489	\$630
Allstate Indemnity Co.	454	938	538	878	869	767	532	635	1,019	426	532	1,043	419	800
America First Ins. Co.	610	1,586	600	811	745	811	636	636	794	596	811	1,629	650	1,411
ANPAC La. Ins. Co. ¹	461	626	442	1,494	512	2,215	696	725	1,048	384	1,050	1,136	494	586
Auto Club Family Ins. Co. ²	581	587	577	1,195	875	1,176	812	846	1,297	486	1,168	1,040	585	1,255
Encompass Indemnity Co.	509	690	580	1,187	640	1,064	579	644	929	580	807	931	546	1,109
Farmers Ins. Exchange	529	664	497	792	617	757	637	600	682	399	746	764	522	652
Hanover Ins. Co.	610	714	569	1,507	758	1,555	738	881	1,066	549	1,253	1,177	589	697
Lafayette Ins. Co. ³	479	925	369	820	488	762	762	762	801	467	762	797	378	762
Liberty Mutual Fire Ins. Co.	850	1,045	779	1,318	1,215	1,269	864	1,171	1,438	800	1,018	1,415	848	1,043
La. Citizens Prop. Ins. Corp. ⁴	908	939	836	1,198	1,173	982	914	1,140	1,300	708	1,023	1,010	836	961
La. Citizens ⁵	1,025	1,033	1,121	1,588	1,132	1,144	966	995	1,261	676	1,144	1,403	1,060	1,152
La. Farm Bureau Casualty ⁶	744	1,946	907	724	899	829	602	678	708	716	693	724	1,008	738
La. Farm Bureau Mutual ⁶	617	1,623	759	602	750	688	500	566	587	598	577	602	839	612
Metropolitan P&C Ins. Co.	760	843	615	928	860	737	737	818	973	595	737	1,006	760	906
P&C Ins. Co. of Hartford ⁷	439	593	440	500	548	500	461	479	648	434	546	648	460	543
Safeco Ins. Co. of America ⁸	532	710	608	1,458	689	1,458	1,089	1,089	1,458	580	1,458	1,458	751	1,458
State Farm Fire & Casualty Co. ⁹	977	1,325	1,068	1,620	1,154	1,286	830	992	1,615	918	1,238	1,490	958	1,249
Shelter Mutual Ins. Co. ¹⁰	435	723	570	2,266	642	1,703	995	1,059	1,630	366	1,315	1,695	466	894
The Standard Fire Ins. Co.	788	1,381	692	1,457	965	3,326	900	1,305	1,546	775	1,457	1,566	804	1,422
USAA ¹¹	381	443	397	670	507	683	493	488	653	350	670	785	350	670
USAA Casualty Ins. Co. ¹¹	419	497	445	752	569	752	553	548	733	393	752	881	393	752
Unitrin Auto & Home Ins. Co. ¹²	680	825	743	1,419	928	2,259	1,258	1,295	1,430	764	1,164	2,259	795	1,109

Notes:

* HO-3 Special Form - Covers your home on an “all risks” basis except for certain exclusions such as flood and earthquake. The policy covers the building, other structures (such as a detached garage), contents, loss of use, and liability to others.

** Coverage C amount would be 50% of Coverage A.

- Non-hurricane deductible: \$1,000
- Wind/hail deductible: 3%
- Non-hurricane deductible: \$1,000. Quote includes Citizens assessments.
- Effective 1-1-07. Application fee of \$65 applies for new business.
- Effective 6-1-07 new business, 8-1-07 renewal business; Application fee of \$65 applies for new business.
- Excludes wind coverage for Chalmette, Houma, Lafayette, Lake Charles, Metairie, New Iberia, New Orleans and Slidell.
- Deductibles: 2% wind/hail, \$500 all other. While rates shown reflect 2% wind/hail and \$500 all other, a 5% wind/hail deductible is mandated in Chalmette, Houma, Lafayette, Lake Charles, Metairie, Monroe, New Iberia, New Orleans and Slidell.
- Assumes a full roof renovation in year 2000.
- Rates reflect Form W (replacement cost coverage on dwelling and contents). Contents coverage is at 75% of Coverage A.
- Deductibles: 2% wind/hail, \$500 all other. Coverage C is 55% of Coverage A.
- Available only to those who meet specific eligibility requirements, generally active duty U.S. military personnel and their families. Assumes \$500 deductible for all perils.
- Coverage C is 75% of Coverage A.

Homeowners Insurance - Example 2

Annual rate for HO-3 policy *,brick construction, \$100,000 Coverage A**, 15-year-old dwelling, with 2% hurricane deductible/ \$500 all other, new business, average credit score, no policy lapses, premium paid-in-full, no multi-policy discount, has smoke detectors, has deadbolt locks on all doors, no other protective devices and no significant remodeling.

Company Name	Alexandria	Batchelor	Baton Rouge	Chalmette	Hammond	Houma	Lafayette	Lake Charles	Metairie	Monroe	New Iberia	New Orleans	Shreveport	Slidell
Allstate Ins. Co.	\$ 647	\$ 1,133	\$ 700	\$ 1,056	\$ 898	\$ 812	\$ 689	\$ 690	\$ 1,073	\$ 598	\$ 689	\$ 1,098	\$651	\$841
Allstate Indemnity Co.	626	1274	740	1,189	1,177	1,042	730	866	1,381	584	730	1414	573	1,090
America First Ins. Co.	736	1914	724	979	898	979	767	767	958	719	979	1,965	785	1,703
ANPAC La. Ins. Co. ¹	471	615	448	1,547	507	2,308	720	748	1,089	389	1,091	1,160	504	598
Auto Club Family Ins. Co. ²	771	780	746	1,589	1,163	1,562	1,078	1,124	1,723	646	1,552	1,383	734	1,667
Encompass Indemnity Co.	581	808	682	1,482	750	1,302	693	780	1,154	664	997	1,156	625	1,391
Farmers Ins. Exchange	569	714	526	851	664	814	674	645	721	429	802	808	561	690
Hanover Ins. Co.	712	835	664	1,767	886	1,824	863	1,031	1,249	640	1,469	1,379	688	815
Lafayette Ins. Co. ³	663	1,282	512	1,135	677	1,056	1,056	1,056	1,110	647	1,056	1,106	525	1,056
Liberty Mutual Fire Ins. Co.	1,070	1,315	978	1,731	1,536	1,668	1,088	1,470	1,883	1,005	1,278	1,851	1,067	1,312
La. Citizens Prop. Ins. Corp. ⁴	1,285	1,333	1,186	1,697	1,659	1,392	1,296	1,616	1,843	1,001	1,448	1,433	1,186	1,362
La. Citizens ⁵	1,452	1,447	1,585	2,250	1,603	1,622	1,370	1,410	1,786	957	1,622	1,988	1,501	1,634
La. Farm Bureau Casualty ⁶	877	2,519	980	835	1,078	974	695	782	817	844	800	835	1,076	852
La. Farm Bureau Mutual ⁶	727	2,039	819	695	900	794	577	654	677	705	665	695	895	706
Metropolitan P&C Ins. Co.	883	982	717	1,088	1,005	865	865	952	1,141	693	865	1,179	884	1,059
P&C Ins. Co. of Hartford ⁷	560	764	561	636	703	636	585	608	832	550	698	831	585	694
Safeco Ins. Co. of America	581	777	665	1,601	752	1,601	1,193	1,193	1,601	635	1,601	1,601	820	1,601
State Farm Fire & Casualty Co. ⁸	1,130	1,533	1,236	1,874	1,335	1,488	960	1,147	1,868	1,062	1,432	1,724	1,109	1,442
Shelter Mutual Ins. Co. ⁹	576	959	757	3,005	852	2,265	1,323	1,405	2,161	485	1,744	2,248	617	1,189
The Standard Fire Ins. Co.	920	1,612	808	1,701	1,126	3,882	1,050	1,523	1,805	904	1,701	1,830	938	1,659
USAA ¹⁰	442	514	460	777	588	792	571	566	757	406	777	910	406	777
USAA Casualty Ins. Co. ¹⁰	486	577	516	872	660	872	641	635	850	455	850	1,021	455	872
Unitrin Auto & Home Ins. Co. ¹¹	907	1,055	962	1,744	1,173	2,714	1,555	1,601	1,755	1,007	1,444	2,714	1,044	1,385

Notes:

* HO-3 Special Form - Covers your home on an “all risks” basis except for certain exclusions such as flood and earthquake. The policy covers the building, other structures (such as a detached garage), contents, loss of use, and liability to others.

** Coverage C amount would be 50% of Coverage A.

1. Non-hurricane deductible: \$1,000
2. Wind/hail deductible: 3%
3. Non-hurricane deductible: \$1,000. Quote includes Citizens assessments.
4. Effective 1-1-07. Application fee of \$65 applies for new business.
5. Effective 6-1-07 new business, 8-1-07 renewal business; Application fee of \$65 applies for new business.
6. Non-hurricane deductibles: \$1,000. Excludes wind coverage for Chalmette, Houma, Lafayette, Lake Charles, Metairie, New Iberia, New Orleans and Slidell.
7. Deductibles: 2% wind/hail, \$500 all other. While rates shown reflect 2% wind/hail and \$500 all other, a 5% wind/hail deductible is mandated in Chalmette, Houma, Lafayette, Lake Charles, Metairie, Monroe, New Iberia, New Orleans and Slidell.
8. Rates reflect Form W (replacement cost coverage on dwelling and contents). Contents coverage is at 75% of Coverage A.
9. Deductibles: 2% wind/hail, \$500 all other. Coverage C is 55% of Coverage A.
10. Available only to those who meet specific eligibility requirements, generally active duty U.S. military personnel and their families. Assumes \$500 deductible for all perils.
11. Coverage C is 70% of Coverage A, and Coverage D is 50% of Coverage A.

Homeowners Insurance - Example 3

Annual rate for HO-3 policy*, brick construction, \$150,000 Coverage A*, 5-year-old dwelling, with 2% hurricane deductible/\$500 all other, new business, average credit score, no policy lapses, premium paid-in-full, no multi-policy discount, has smoke detectors, has deadbolt locks on all doors, no other protective devices and no significant remodeling.

Company Name	Alexandria	Batchelor	Baton Rouge	Chalmette	Hammond	Houma	Lafayette	Lake Charles	Metairie	Monroe	New Iberia	New Orleans	Shreveport	Slidell
Allstate Ins. Co.	\$ 927	\$ 1,489	\$ 907	\$ 1,555	\$ 1,328	\$ 1,189	\$ 997	\$ 1,000	\$ 1,441	\$ 849	\$ 997	\$ 1,474	\$ 936	\$1,113
Allstate Indemnity Co.	908	1,653	973	1,700	1,681	1,496	1,055	1,245	1,817	849	1,055	1,858	834	1,428
America First Ins. Co.	869	1,678	856	1,157	1,062	1,157	907	907	1,132	850	1,157	2,323	928	2,012
ANPAC La. Ins. Co. ¹	662	817	602	2,054	676	3,063	962	999	1,450	547	1,453	1,539	712	799
Auto Club Family Ins. Co. ²	980	992	950	2,024	1,478	1,990	1,374	1,431	2,191	821	1,978	1,761	936	2,124
Encompass Indemnity Co.	621	923	798	1,975	863	1,663	845	975	1,519	717	1,302	1,522	674	1,865
Farmers Ins. Exchange	737	924	655	1,102	859	1,054	840	835	899	555	1,038	1,006	726	860
Hanover Ins. Co.	1,035	1,217	956	2,592	1,292	2,676	1,258	1,506	1,828	929	2,152	2,019	1,000	1,187
Lafayette Ins. Co. ³	1,112	2,147	856	1,901	1,133	1,770	1,770	1,770	1,856	1,083	1,770	1,850	879	1,770
Liberty Mutual Fire Ins. Co.	1,181	1,499	1,082	1,994	1,780	1,926	1,201	1,700	2,161	1,111	1,451	2,127	1,180	1,494
La. Citizens Prop. Ins. Corp. ⁴	2,152	2,229	1,983	2,842	2,781	2,328	2,169	2,705	3,085	1,676	2,425	2,398	1,985	2,280
La. Citizens ⁵	2,432	2,422	2,655	3,766	2,684	2,713	2,294	2,362	2,988	1,602	2,713	3,329	2,512	2,736
La. Farm Bureau Casualty ⁶	1,101	3,359	1,225	1,113	1,363	1,296	904	1,034	1,087	1,061	1,061	1,113	1,367	1,139
La. Farm Bureau Mutual ⁶	913	2,744	1,025	904	1,126	1,052	732	843	878	887	860	904	1,122	921
Metropolitan P&C Ins. Co.	1,210	1,347	993	1,527	1,388	1,214	1,214	1,307	1,603	949	1,214	1,655	1,211	1,472
P&C Ins. Co. of Hartford ⁷	694	956	696	793	876	793	726	757	1,044	681	870	1,043	727	865
Safeco Ins. Co. of America	693	980	796	1,932	948	1,932	1,522	1,522	1,932	758	1,932	1,932	1,034	1,932
State Farm Fire & Casualty Co. ⁸	1,267	1,717	1,386	2,099	1,496	1,667	1,076	1,285	2,094	1,190	1,605	1,932	1,241	1,616
Shelter Mutual Ins. Co. ⁹	724	1,204	950	3,773	1,069	2,846	1,662	1,765	2,715	610	2,191	2,823	775	1,494
The Standard Fire Ins. Co.	1,355	2,373	1,187	2,503	1,657	5,713	1,545	2,241	2,655	1,329	2,503	2,693	1,383	2,441
USAA ¹⁰	530	616	551	931	705	952	771	678	907	486	931	1,090	486	931
USAA Casualty Ins. Co. ¹⁰	656	778	697	1,177	891	1,177	866	857	1,147	615	1,177	1,378	615	1,177
Unitrin Auto & Home Ins. Co. ¹¹	1,045	1,203	1,098	1,956	1,334	3,026	1,754	1,802	1,974	1,156	1,634	3,026	1,199	1,566

Notes:

* HO-3 Special Form - Covers your home on an “all risks” basis except for certain exclusions such as flood and earthquake. The policy covers the building, other structures (such as a detached garage), contents, loss of use, and liability to others.

** Coverage C amount would be 50% of Coverage A.

- 1. Non-hurricane deductible: \$1,000
- 2. Wind/hail deductible: 3%
- 3. Non-hurricane deductible: \$1,000. Quote includes Citizens assessments.
- 4. Effective 1-1-07. Application fee of \$65 applies for new business.
- 5. Effective 6-1-07 new business, 8-1-07 renewal business. Application fee of \$65 applies for new business.
- 6. Non-hurricane deductibles: \$1,000. Excludes wind coverage for Chalmette, Houma, Lafayette, Lake Charles, Metairie, New Iberia, New Orleans and Slidell.
- 7. Deductibles: 2% wind/hail, \$500 all other. While rates shown reflect 2% wind/hail and \$500 all other, a 5% wind/hail deductible is mandated in Chalmette, Houma, Lafayette, Lake Charles, Metairie, Monroe, New Iberia, New Orleans and Slidell.
- 8. Rates reflect Form W (replacement cost coverage on dwelling and contents). Contents coverage is at 75% of Coverage A.
- 9. Deductibles: 2% wind/hail, \$500 all other. Coverage C is 55% of Coverage A.
- 10. Available only to those who meet specific eligibility requirements, generally active duty U.S. military personnel and their families. Assumes \$500 deductible for all perils.
- 11. Coverage C is 70% of Coverage A, and Coverage D is 50% of Coverage A.

Homeowners Insurance - Example 4

Annual rate for HO-3 policy*, brick construction, \$200,000 Coverage A**, dwelling less than 1-year-old, with 2% hurricane deductible/ \$500 all other, new business, average credit score, no policy lapses, premium paid-in-full, no multi-policy discount, has smoke detectors, has deadbolt locks on all doors, no other protective devices and no significant remodeling.

Company Name	Alexandria	Batchelor	Baton Rouge	Chalmette	Hammond	Houma	Lafayette	Lake Charles	Metairie	Monroe	New Iberia	New Orleans	Shreveport	Slidell
Allstate Ins. Co.	\$ 1,098	\$ 1,712	\$ 1,059	\$ 1,835	\$ 1,563	\$ 1,418	\$ 1,183	\$ 1,180	\$ 1,698	\$ 1,008	\$ 1,183	\$ 1,734	\$ 1,108	\$ 1,306
Allstate Indemnity Co.	1,042	1,860	1,105	1,949	1,917	1,720	1,212	1,420	2,080	975	1,212	2,126	958	1,622
America First Ins. Co.	1,024	1,977	1,009	1,362	1,251	1,362	1,069	1,069	1,334	1,001	1,362	2,736	1,093	2,370
ANPAC La. Ins. Co. ¹	872	1,067	785	2,662	883	3,964	1,249	1,297	1,880	724	1,884	1,998	942	1,040
Auto Club Family Ins. Co. ²	1,108	1,121	1,072	2,281	1,669	2,243	1,548	1,613	2,474	926	2,228	1,985	1,057	2,393
Encompass Indemnity Co.	686	1,074	939	2,507	1,017	2,066	1,026	1,193	1,918	788	1,635	1,921	743	2,374
Farmers Ins. Exchange	899	1,127	790	1,374	1,048	1,302	1,013	1,018	1,084	677	1,278	1,214	886	1,037
Hanover Ins. Co.	1,360	1,600	1,267	3,420	1,700	3,531	1,655	1,983	2,409	1,220	2,838	2,662	1,313	1,561
Lafayette Ins. Co. ³	1,379	2,666	1,062	2,362	1,407	2,199	2,199	2,199	2,307	1,347	2,199	2,299	1,092	2,199
Liberty Mutual Fire Ins. Co.	1,515	1,999	1,434	2,630	2,356	2,542	1,616	2,257	2,841	1,411	1,938	2,800	1,511	1,994
La. Citizens Prop. Ins. Corp. ⁴	2,673	2,770	2,465	3,531	3,454	2,892	2,693	3,362	3,833	2,083	3,013	2,981	2,467	2,834
La. Citizens ⁵	2,796	2,780	3,048	4,325	3,082	3,115	2,633	2,710	3,431	1,843	3,115	3,810	2,887	3,139
La. Farm Bureau Casualty ⁶	943	3,567	1,138	1,086	1,315	1,293	850	998	1,057	909	1,027	1,086	1,282	1,116
La. Farm Bureau Mutual ⁶	782	2,872	900	850	996	1,018	653	781	821	759	801	850	965	870
Metropolitan P&C Ins. Co.	1,367	1,530	1,139	1,790	1,591	1,424	1,424	1,484	1,880	1,071	1,424	1,941	1,367	1,704
P&C Ins. Co. of Hartford ⁷	804	1,109	807	907	1,018	907	829	865	1,196	789	996	1,195	843	991
Safeco Ins. Co. of America	682	918	782	1,911	887	1,911	1,432	1,432	1,911	745	1,911	1,911	972	1,911
State Farm Fire & Casualty Co. ⁸	1,397	1,894	1,528	2,316	1,651	1,839	1,187	1,418	2,309	1,313	1,770	2,130	1,370	1,781
Shelter Mutual Ins. Co. ⁹	722	1,201	948	3,762	1,066	2,838	1,657	1,759	2,707	608	2,185	2,815	773	1,490
The Standard Fire Ins. Co.	1,722	3,018	1,510	3,183	2,109	7,265	1,962	2,850	3,377	1,691	3,183	3,423	1,757	3,104
USAA ¹⁰	570	660	590	997	755	1,024	971	726	972	521	997	1,168	521	997
USAA Casualty Ins. Co. ¹⁰	826	980	877	1,482	1,122	1,482	1,090	1,080	1,445	774	1,482	1,736	774	1,482
Unitrin Auto & Home Ins. Co. ¹¹	1,059	1,192	1,095	1,898	1,314	2,898	1,710	1,752	1,915	1,167	1,592	2,898	1,204	1,532

Notes:

* HO-3 Special Form - Covers your home on an “all risks” basis except for certain exclusions such as flood and earthquake. The policy covers the building, other structures (such as a detached garage), contents, loss of use, and liability to others.

** Coverage C amount would be 50% of Coverage A.

1. Non-hurricane deductible: \$1,000
2. Wind/hail deductible: 3%
3. Non-hurricane deductible: \$1,000. Quote includes Citizens assessments.
4. Effective 1-1-07. Application fee of \$65 applies for new business.
5. Effective 6-1-07 new business, 8-1-07 renewal business. Application fee of \$65 applies for new business. Non-hurricane deductible: \$1,000.
6. Non-hurricane deductibles: \$2,000. Excludes wind coverage for Chalmette, Houma, Lafayette, Lake Charles, Metairie, New Iberia, New Orleans and Slidell.
7. Deductibles: 2% wind/hail, \$500 all other. While rates shown reflect 2% wind/hail and \$500 all other, a 5% wind/hail deductible is mandated in Chalmette, Houma, Lafayette, Lake Charles, Metairie, Monroe, New Iberia, New Orleans and Slidell.
8. Rates reflect Form W (replacement cost coverage on dwelling and contents). Contents coverage is at 75% of Coverage A.
9. Deductibles: 2% wind/hail, \$500 all other. Coverage C is 55% of Coverage A.
10. Available only to those who meet specific eligibility requirements, generally active duty U.S. military personnel and their families. Assumes \$500 deductible for all perils.
11. Coverage C is 70% of Coverage A, and Coverage D is 50% of Coverage A.

Homeowners Insurance - Example 5

Annual rate for HO-3 policy *, brick construction, \$300,000 Coverage A**, dwelling less than 1-year-old, with 2% hurricane deductible/ \$500 all other, new business, average credit score, no policy lapses, premium paid-in-full, no multi-policy discount, has smoke detectors, has deadbolt locks on all doors, no other protective devices and no significant remodeling.

Company Name	Alexandria	Batchelor	Baton Rouge	Chalmette	Hammond	Houma	Lafayette	Lake Charles	Metairie	Monroe	New Iberia	New Orleans	Shreveport	Slidell
Allstate Ins. Co.	\$ 1,870	\$ 2,839	\$ 1,779	\$ 3,073	\$ 2,642	\$ 2,382	\$ 2,001	\$ 2,002	\$ 2,777	\$ 1,730	\$ 2,001	\$ 2,829	\$ 1,897	\$ 2,156
Allstate Indemnity Co.	1,769	3,048	1,818	3,264	3,217	2,876	2,046	2,400	3,374	1,658	2,046	3,453	1,623	2,657
America First Ins. Co.	1,493	2,884	1,471	1,987	1,825	1,987	1,558	1,558	1,945	1,460	1,987	3,990	1,594	3,457
ANPAC La. Ins. Co. ¹	1,350	1,652	1,218	4,136	1,368	6,162	1,941	2,015	2,922	1,119	2,927	3,103	1,455	1,615
Auto Club Family Ins. Co. ²	1,622	1,641	1,569	3,343	2,445	3,287	2,270	2,366	3,623	1,358	3,268	2,909	1,549	3,509
Encompass Indemnity Co.	1,014	1,600	1,405	3,786	1,532	3,098	1,533	1,783	2,892	1,164	2,447	2,897	1,099	3,555
Farmers Ins. Exchange	1,375	1,797	1,119	2,197	1,650	2,088	1,486	1,595	1,610	1,013	2,053	1,837	1,351	1,527
Hanover Ins. Co.	2,146	2,527	1,996	5,421	2,686	5,598	2,614	3,136	3,813	1,922	4,496	4,217	2,071	2,465
Lafayette Ins. Co. ³	1,682	3,249	1,294	2,877	1,715	2,678	2,678	2,678	2,809	1,639	2,678	2,802	1,330	2,678
Liberty Mutual Fire Ins. Co.	2,393	3,124	2,273	4,078	3,665	3,944	2,548	3,516	4,395	2,234	3,033	4,334	2,387	3,116
La. Citizens Prop. Ins. Corp. ⁴	3,327	3,447	3,086	4,396	4,299	3,601	3,353	4,184	4,771	2,590	3,750	3,713	3,069	3,527
La. Citizens ⁵	3,488	3,467	3,800	5,392	3,843	3,885	3,284	3,378	4,280	2,297	3,885	4,756	3,600	3,915
La. Farm Bureau Casualty ⁶	1,543	5,403	1,862	1,684	2,118	1,985	1,339	1,555	1,641	1,461	1,598	1,684	2,083	1,727
La. Farm Bureau Mutual ⁶	1,160	4,391	1,443	1,339	1,653	1,584	1,053	1,239	1,296	1,106	1,268	1,339	1,615	1,368
Metropolitan P&C Ins. Co.	2,055	2,300	1,711	2,692	2,393	2,142	2,142	2,233	2,827	1,612	2,142	2,918	2,056	2,561
P&C Ins. Co. of Hartford ⁷	1,245	1,735	1,250	1,409	1,588	1,409	1,286	1,341	1,873	1,221	1,552	1,873	1,306	1,544
Safeco Ins. Co. of America	1,204	1,390	1,183	2,867	1,344	2,867	2,156	2,156	2,867	1,124	2,867	2,867	1,470	2,867
State Farm Fire & Casualty Co. ⁸	2,093	2,837	2,288	3,468	2,472	2,754	1,778	2,123	3,458	1,965	2,651	3,190	2,051	2,669
Shelter Mutual Ins. Co. ⁹	1,004	1,668	1,316	5,226	1,481	3,945	2,304	2,444	3,759	844	3,035	3,910	1,074	2,071
The Standard Fire Ins. Co.	2,626	4,600	2,303	4,852	3,213	11,076	2,993	4,345	5,148	2,578	4,852	5,219	2,678	4,732
USAA ¹⁰	940	1,086	972	1,642	1,243	1,686	1,600	1,196	1,601	858	1,642	1,923	858	1,642
USAA Casualty Ins. Co. ¹⁰	1,360	1,615	1,445	2,440	1,848	2,440	1,795	1,778	2,379	1,275	2,440	2,859	1,275	2,440
Unitrin Auto & Home Ins. Co. ¹¹	1,682	1,792	1,645	2,856	1,981	4,361	2,571	2,640	2,881	1,854	2,401	4,361	1,917	2,304

Notes:

* HO-3 Special Form - Covers your home on an “all risks” basis except for certain exclusions such as flood and earthquake. The policy covers the building, other structures (such as a detached garage), contents, loss of use, and liability to others.

** Coverage C amount would be 50% of Coverage A.

1. Non-hurricane deductible: \$1,000
2. Wind/hail deductible: 3%
3. Non-hurricane deductible: \$1,000. Quote includes Citizens assessments.
4. Effective 1-1-07. Application fee of \$65 applies for new business.
5. Effective 6-1-07 new business, 8-1-07 returning business. Application fee of \$65 applies for new business. Non-hurricane deductible: \$1,000.
6. Non-hurricane deductibles: \$3,000. Excludes wind coverage for Chalmette, Houma, Lafayette, Lake Charles, Metairie, New Iberia, New Orleans and Slidell.
7. Deductibles: 2% wind/hail, \$500 all other. While rates shown reflect 2% wind/hail and \$500 all other, a 5% wind/hail deductible is mandated in Chalmette, Houma, Lafayette, Lake Charles, Metairie, Monroe, New Iberia, New Orleans and Slidell.
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11. Coverage C is 70% of Coverage A, and Coverage D is 50% of Coverage A.